

Our Reference: 015675.P351

IN THE SPECIFICATION

Please amend the paragraphs beginning on page 8, line 12, as follows:

The card just described can be used in postdebit mode. The amounts debited are aggregated, for example over 30 days at most, on the basis of bearer account number, and the bearer account is debited after the ceiling ~~VP2~~, ~~VP22~~VP12 is exceeded or on completion of the 30 days of the value of the amounts aggregated since the last debit of the account. The amounts can be aggregated:

- on the collection server after collection of the transactions stored on the trading terminals. In this case, the exceeding of the ceiling ~~VP2~~, or ~~VP22~~VP12 triggers in the card via the terminal a request for authorization of amount equal to the new ceiling ~~VP2~~, ~~VP22~~VP12, which can be redefined by the bank.
- In the card itself. In this case, the exceeding of the ceiling ~~VP2~~, ~~VP22~~, triggers in the card via the terminal a resetting of the aggregate and an authorization request. In this case it is necessary to have the customer pay a deposit when obtaining his card, to prevent the "deliberate" theft or loss of his card (thus avoiding the debiting of the aggregate). This deposit can be disguised, that is to say included within the annual subscription of the card.

The card can also be used in predebit mode. In this case, the value ~~VP2~~, and for the variant of Figure 2, the value ~~VP12~~, is (or are) prepaid by the bearer and updated in the card, with the aid of the certificate received which is dependent on the amount prepaid by the user.

If the user should find himself on a terminal with no identification keypad or which is not connected to a telecommunication network, and should the prepaid value ~~VP2~~, ~~VP12~~ be reached, he will have to get onto a device of the bank (automatic teller machine - voucher dispenser or public telephone) so that the operations for

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checking the certificate issued by the authorization center can be carried out. The transaction in this case being fictitious, no amount being debited from the customer's account, except in the predebit application.

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CONCLUSION

In view of the foregoing, it is believed that all claims now pending, namely 1-3 and 10-20, patentably define the subject invention over the prior art of record and are in condition for allowance and such action is earnestly solicited at the earliest possible date.

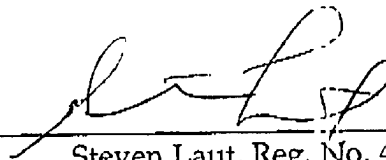
If necessary, the Commissioner is hereby authorized in this, concurrent and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2666 for any additional fees required under 37 C.F.R. §§ 1.16 or 1.17, particularly extension of time fees.

Respectfully submitted,

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Dated: March 12, 2003

By: _____



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CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this paper is being facsimile transmitted to the Patent and Trademark Office, Box Non-Fee Amendments, Commissioner for Patents, Washington, D.C. 20231, on the date shown below.

Linda D'Elia March 12, 2003

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